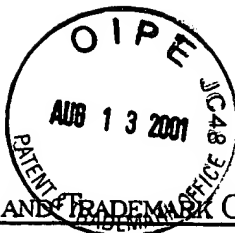




UNITED STATES PATENT AND TRADEMARK OFFICE



COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/827,721	04/06/2001	Oumar Nabe	17207-00011

CONFIRMATION NO. 6715

FORMALITIES LETTER



OC00000006074268

John S. Beulick
Armstrong Teasdale LLP
Suite 2600
One Metropolitan Sq.
St. Louis, MO 63102

Date Mailed: 05/14/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

Adjustment date: 06/30/2001 SSALKEU
06/15/2001 00000029 012384 09827721
01 FC:105 130.00 CR

*A copy of this notice **MUST** be returned with the reply.*

08/15/2001 BSAYASHI 00000029 012384 09827721
01 FC:105 130.00 CH



0400
8/8/01

Section 9

PATENT
17207-00011

IN THE UNITED STATES OFFICE OF PATENTS AND TRADEMARKS

#3

Applicants: Nabe et al.

Group Art Unit: 2161

Serial Number: 09/827,721

Filed: April 6, 2001

For: METHODS AND SYSTEMS FOR
IDENTIFYING EARLY
TERMINATING LOAN
CUSTOMERS

CERTIFICATE OF MAILING

I certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Attention: Box Missing Parts, Washington, D.C. 20231, on August 10, 2001.


John S. Beulick, Reg. No. 33,338

RESPONSE TO NOTICE TO FILE MISSING PARTS


Attention: Box Missing Parts
Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Notice to File Missing Parts of Nonprovisional Application dated May 14, 2001, enclosed are the fully executed Declaration and Power of Attorney of Oumar Nabe and David J. Fogarty; the fully executed Declaration and Power of Attorney of Ian R. Bell; the fully executed Declaration and Power of Attorney of Maria Abdul Karim; and the fully executed Declaration and Power of Attorney of Rossen G. Valtchanov. Also enclosed is the Part 2 - Copy to be Returned with Response, along with a Petition for Extension of Time.

The Commissioner is hereby authorized to charge the surcharge of \$130 and a one-month extension fee of \$110.00 to Deposit Account Number 01-2384. A duplicate copy of this letter is enclosed.

Respectfully submitted,


John S. Beulick, Reg. No. 33,338
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Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE